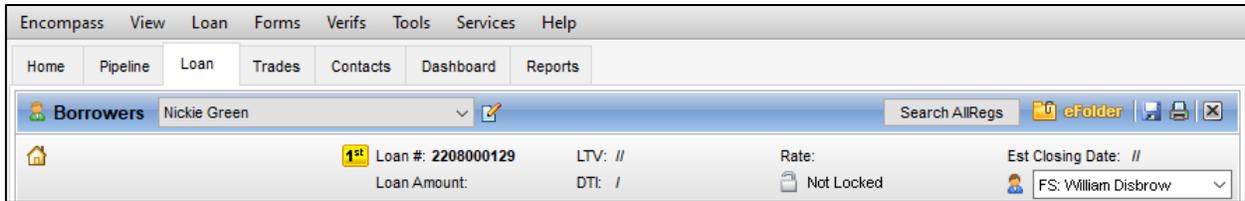
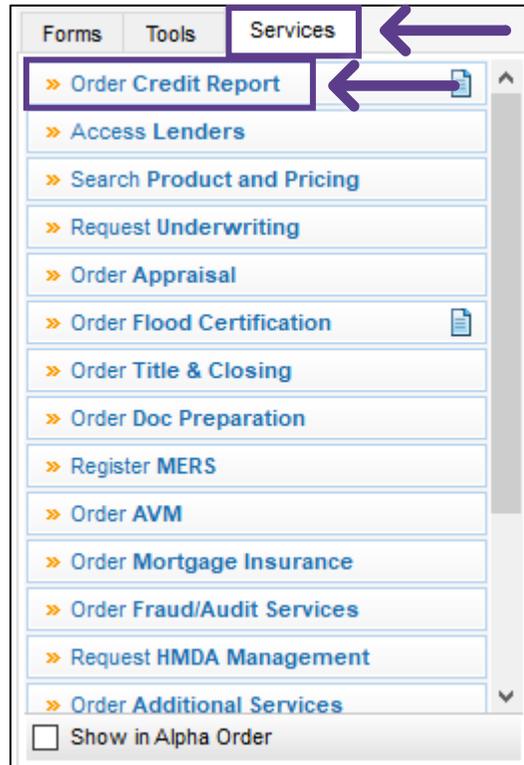


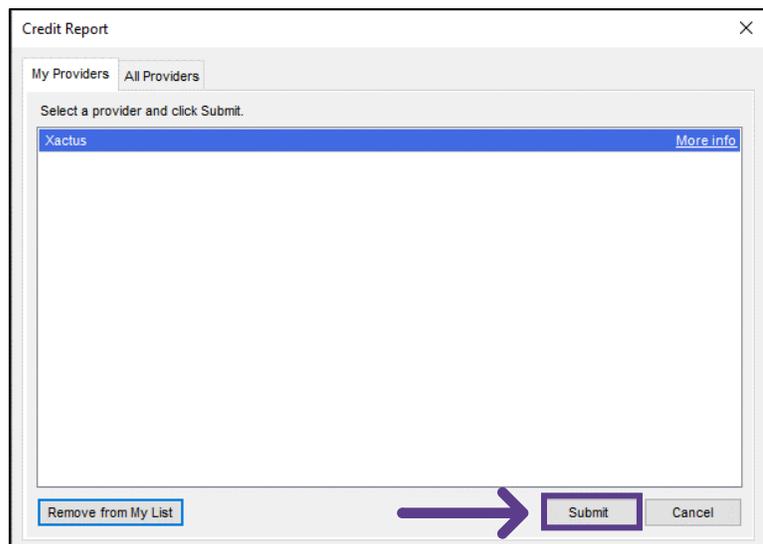
1. Start by logging in and opening the borrowers loan file.



2. Click on the Services tab in the bottom left corner. Select Order Credit Report.



A window will pop-up allowing you to choose your Provider. Select Xactus and click Submit to launch the order form.



3. Enter your user ID and password by clicking LOGIN INFORMATION. Then, make the selections for the report needed.

Request Type: New Report – Reorders frozen or locked bureaus and adds them to the existing file

Report Type: Consumer Credit, Mortgage Only, PreQual, Refresh

Report On: Individual or Joint

Next, select an option under Import Liabilities.

Lastly, check the box next to the bureaus needed and when complete, click Finish.

Xactus

LOGIN INFORMATION

Borrowers *
Nickie Green & Alan Brown

Loan Number
2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type *
New Report

Reference Number

Report Type *
Consumer Credit

Report On *
Individual

Import Liabilities
Do not import

Credit Bureaus
 Experian
 Equifax
 TransUnion

Borrower

| Last Name | First Name | SSN | Birth Date |
|-----------|------------|-------------|------------|
| Green | Nickie | xxx-xx-3333 | 01/01/1990 |

Co-Borrower

| Last Name | First Name | SSN | Birth Date |
|-----------|------------|-------------|------------|
| Brown | Alan | xxx-xx-4444 | 01/02/1990 |

Borrower Current Address

| Street Name | City | State | Zip |
|--------------------|------------|-------|-------|
| 100 Terrace Avenue | West Haven | CT | 06516 |

Co-Borrower Current Address

| Street Name | City | State | Zip |
|--------------------|------------|-------|-------|
| 100 Terrace Avenue | West Haven | CT | 06516 |

Submit

4. A small window will appear as the report is loading. Please do not click off this screen until the processing is complete.

Xactus

LOGIN INFORMATION

Borrowers *
Nickie Green & Alan Brown

Loan Number
2208000129

Submitting order on behalf of:

ORDER INFORMATION ORDER STATUS

Request Type *
New Report

Reference Number

Report Type *
Consumer Credit

Report On *
Individual

Import Liabilities
Do not import

Credit Bureaus
 Experian
 Equifax
 TransUnion

Borrower

| Last Name | First Name | SSN | Birth Date |
|-----------|------------|-------------|------------|
| Green | Nickie | xxx-xx-3333 | 01/01/1990 |

Co-Borrower

| Last Name | First Name | SSN | Birth Date |
|-----------|------------|-------------|------------|
| Brown | Alan | xxx-xx-4444 | 01/02/1990 |

Borrower Current Address

| Street Name | City | State | Zip |
|--------------------|------------|-------|-------|
| 100 Terrace Avenue | West Haven | CT | 06516 |

Co-Borrower Current Address

| Street Name | City | State | Zip |
|--------------------|------------|-------|-------|
| 100 Terrace Avenue | West Haven | CT | 06516 |

Close Submit

- When complete, the report will automatically open on your screen and will be saved into the Encompass eFolder. The report can also be viewed by clicking the blue icon under Documents.

Xactus LOGIN INFORMATION

Borrowers ● Loan Number Submitting order on behalf of:

Nickie Green & Alan Brown 2208000129

ORDER INFORMATION **ORDER STATUS**

| ORDER DATE | REFERENCE NUMBER | PRODUCT | STATUS | DOCUMENTS |
|------------------------|------------------|---|-----------|-----------|
| 07/18/2023 08:09:29 AM | 48987112 | INDIVIDUAL, [EX , EQ , TU], CONSUMER CREDIT | COMPLETED | |
| 07/18/2023 08:03:34 AM | 48986749 | INDIVIDUAL, [EX , EQ , TU], CONSUMER CREDIT | COMPLETED | |
| 07/18/2023 07:59:12 AM | 48986678 | INDIVIDUAL, [EX , EQ , TU], MORTGAGE ONLY | COMPLETED | |
| 07/18/2023 07:55:19 AM | 48986532 | INDIVIDUAL, [EX , EQ , TU], MORTGAGE ONLY | COMPLETED | |
| 07/18/2023 07:50:33 AM | 48986379 | INDIVIDUAL, [EX , EQ , TU], MORTGAGE ONLY | COMPLETED | |

[Close](#)

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370 Reed Rd, Suite 106 Broomall, PA 19008
 800-243-8120 Fax: 800-842-9481

XACTUS TEST ACCOUNT Client Code: DF 1234 Ordered: 07/18/2023 Report ID: 48987033
 370 Reed Road Requested By: Diana Agee Released: 07/18/2023 Repackages: TUC/EXP/EGX
 Suite 100 Loan Number: 2208000129 Price:

Borrower **Co-Borrower**

| TransUnion | Experian | Equifax | TransUnion | Experian | Equifax |
|--|-------------------------------|---------------------------|------------|----------|---------|
| FICO Risk Score (Class: BK) 730 | Fair Score (X) [732] | FICO Class: JB 734 | | | |
| Credit Assist™ +18 | Credit Assist™ +37 | Credit Assist™ +27 | | | |

We found opportunities to raise your credit score by 18 points with the default settings. We found opportunities to raise your credit score by 37 points with the default settings. We found opportunities to raise your credit score by 27 points with the default settings.

* Available only to opt in 8/1/2020. TransUnion. Interest-free. Current score based business scores are provided by the credit bureaus. Predicted score (based potential scores) and score changes (based potential improvements or score improvements) are provided by CreditReportX. CR+ is not a score and does not affect your credit score or charges. Predicted score and score changes considered by CreditReportX products are only estimates. CR+ does not guarantee that scores from any other company will change by the same amount, in the same way or at all, or that scoring credit report information will result in a score improvement. CreditReportX only uses credit reports from the bureaus. CR+ is not responsible for inaccurate results, including any due to incorrect, incomplete or outdated credit report information or incorrect assumptions about the data. CR+ is not a credit counseling or credit repair organization. CR+ is not affiliated with Equifax, Experian, or FICO. THE FICO SCORE IS NOT A GUARANTEE OF CREDIT WORTHINESS OR A GUARANTEE OF ANY OTHER CREDIT SERVICE. CREDIT REPORTS ARE PROVIDED AS IS. ALL INFORMATION IS SUBJECT TO OUR PRIVACY POLICY AND OUR TERMS OF SERVICE. CREDIT REPORTS ARE PROVIDED FOR A PARTICULAR PURPOSE, WHICH IS FURNISHING A SYSTEM. INCLUDING BUT NOT LIMITED TO ANY SANGAMITY OF MERCHANTABILITY, FITNESS FOR A PARTICULAR PURPOSE, WHICH IS FURNISHING A SYSTEM. ©2023 ENCOMPASS, INC. ALL RIGHTS RESERVED. CreditReportX is a registered trademark of CreditReportX Inc.

Credit Summary

| Account Type | Number of Accounts | Open Accounts | Accounts Currently Past Due | Past Due | Payments | Balance - Accounts | 30 Days | 60 Days | 90+ Days |
|-----------------------|--------------------|---------------|-----------------------------|------------|--------------|--------------------|----------|----------|----------|
| Mortgage | 0 | 0 | 0 | \$0 | \$0 | \$0 | 0 | 0 | 0 |
| Revolving/Credit Line | 28 | 29 | 0 | \$0 | \$491 | \$16,742 | 2 | 3 | 1 |
| Auto | 0 | 0 | 0 | \$0 | \$0 | \$0 | 0 | 0 | 0 |
| Education | 0 | 0 | 0 | \$0 | \$0 | \$0 | 0 | 0 | 0 |
| Other Installment | 5 | 0 | 0 | \$0 | \$0 | \$0 | 1 | 5 | 5 |
| Totals | 33 | 29 | 0 | \$0 | \$491 | \$16,742 | 3 | 8 | 6 |

PLEASE LET US KNOW IF YOU HAVE ANY QUESTIONS OR CONCERNS AND WE WILL BE HAPPY TO HELP.